

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Augustine  
Ann Marie Augustine  
Debtors

Case No. 12-03003-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 59

Date Rcvd: Sep 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2017.

db/jdb +Michael Augustine, Ann Marie Augustine, 211 E 8th Street, Wyoming, PA 18644-2040  
4127034 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4109845 +Citibank N A, 710 East 60th Street, Sioux Falls, SD 57104-0431  
4109846 +Citibank N A/CHLD Place, 710 East 60th Street, Sioux Falls, SD 57104-0431  
4128351 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
4109860 +Macy/DSNBUnited Collection B, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501  
4109863 +P N C Bank, P O Box 747066, Pittsburgh, PA 15274-7066  
4109862 P N C Bank, P O Box 5570, Brecksville, OH 44101-0570  
4122198 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
4128657 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, P O Box 12903, Norfolk, VA 23541)  
4109865 +Penn Security Bank, 304 Main Street, Duryea, PA 18642-1027  
4125796 +Penn Security Bank & Trust Co, 150 N Washington Ave, Scranton, PA 18503-1865  
4109869 +SRA Associates, Inc, 401 Minnetonka RD, Hi Nella, NJ 08083-2914  
4109868 +Talbots, One Talbots Drive, Hingham, MA 02043-1583  
4109871 U.S. Bank/Delta Outsource Group, P O Box 1210, O'Fallon, MO 63366-9010  
4109874 WFCB-The Company Store, P O Box 659707, San Antonio, TX 78265-9707  
4109877 +WFNNB - JJILL, P O Box 84037, Columbus, GA 31908-4037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Sep 05 2017 18:48:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
4109838 EDI: ALLIANCEONE.COM Sep 05 2017 18:48:00 Alliance One, P O Box 3107, Southeastern, PA 19398-3107  
4109839 EDI: AMEREXP.COM Sep 05 2017 18:48:00 American Express, P O Box 650448, Dallas, TX 75265-0448  
4109840 EDI: BANKAMER.COM Sep 05 2017 18:48:00 BAC Home Loan Servicing, LP, P O Box 650070, Dallas, TX 75265-0070  
4109841 EDI: BANKAMER2.COM Sep 05 2017 18:48:00 Bank Of America, P O Box 15726, Wilmington, DE 19886-5726  
4109849 EDI: BANKAMER.COM Sep 05 2017 18:48:00 FIA Card Services, P O Box 15019, Wilmington, DE 19886-5019  
4156935 +EDI: BASSASSOC.COM Sep 05 2017 18:48:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
4109844 EDI: CHASE.COM Sep 05 2017 18:48:00 Chase / Cardmember Services, P O Box 15153, Wilmington, DE 19886-5153  
4127681 +EDI: TSYS2.COM Sep 05 2017 18:48:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
4127680 +EDI: TSYS2.COM Sep 05 2017 18:48:00 Department Stores National Bank/Visa, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
4109850 +EDI: RMSC.COM Sep 05 2017 18:48:00 GE Capital Retail Bank/Gap, P O Box 981400, El Paso, TX 79998-1400  
4109853 EDI: RMSC.COM Sep 05 2017 18:48:00 GE Capital Retail Bank/JCP, P O Box 960061, Orlando, FL 32896-0061  
4109852 EDI: RMSC.COM Sep 05 2017 18:48:00 GE Capital Retail Bank/Old N, P O Box 530942, Atlanta, GA 30353-0942  
4109851 +EDI: RMSC.COM Sep 05 2017 18:48:00 GE Capital Retail Bank/PayPal, P O Box 981400, El Paso, TX 79998-1400  
4109854 EDI: RMSC.COM Sep 05 2017 18:48:00 GE Money Bank/paypal, P O Box 960080, Orlando, FL 32896-0080  
4109855 EDI: HFC.COM Sep 05 2017 18:48:00 HSBC /Elder, P O Box 88000, Baltimore, MD 21288  
4109857 +EDI: HFC.COM Sep 05 2017 18:48:00 HSBC Bon Ton, P O Box 4144, Carol Stream, IL 60197-4144  
4109858 EDI: HFC.COM Sep 05 2017 18:48:00 HSBC Card Services, P O Box 17313, Baltimore, MD 21297-1313  
4137373 +EDI: OPHSUBSID.COM Sep 05 2017 18:48:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4109859 +EDI: LTDFINANCIAL.COM Sep 05 2017 18:48:00 LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
4166196 EDI: RESURGENT.COM Sep 05 2017 18:48:00 LVNV Funding, LLC its successors and assigns as, assignee of Chase Bank USA, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4109861 E-mail/Text: bankruptcylepartment@tsico.com Sep 05 2017 18:46:01 NCO Financial Systems, P O Box 15740, Wilmington, DE 19850-5740  
4109864 E-mail/Text: paparalegals@pandf.us Sep 05 2017 18:46:04 Patenaude&Felix, 213 East Main Street, Carnegie, PA 15106  
4156201 EDI: PRA.COM Sep 05 2017 18:48:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541  
4149656 EDI: PRA.COM Sep 05 2017 18:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
4218208 +EDI: PRA.COM Sep 05 2017 18:48:00 Portfolio Recovery Assocs., LLC, POB 41067, Norfolk, VA 23541-1067

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4115236 EDI: Q3G.COM Sep 05 2017 18:48:00 Quantum3 Group LLC as agent for,  
 World Financial Capital Bank, PO Box 788, Kirkland, WA 98083-0788  
 4115237 EDI: Q3G.COM Sep 05 2017 18:48:00 Quantum3 Group LLC as agent for,  
 World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788  
 4109866 EDI: SEARS.COM Sep 05 2017 18:48:00 Sears Credit Cards, P O Box 183082,  
 Columbus, OH 43218-3082  
 4109867 EDI: SEARS.COM Sep 05 2017 18:48:00 Sears Credit Cards/CBNA, P O Box 182149,  
 Columbus, OH 43218-2149  
 4175859 +E-mail/Text: bncmail@w-legal.com Sep 05 2017 18:45:57 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 4284031 +E-mail/Text: bncmail@w-legal.com Sep 05 2017 18:45:57 TD Bank USA, N.A.,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 4125246 +EDI: WFNNB.COM Sep 05 2017 18:48:00 Talbots, c/o Creditors Bankruptcy Service,  
 P.O. Box 740933, Dallas, TX 75374-0933  
 4109870 EDI: WTRRNBNB.COM Sep 05 2017 18:48:00 Target National Bank, P O Box 59317,  
 Minneapolis, MN 55459-0317  
 4125916 EDI: USBANKARS.COM Sep 05 2017 18:48:00 ELAN FINANCIAL SERVICES,  
 AS SERVICER FOR KGBT DM PRSPT, BANKRUPTCY DEPARTMENT, P.O. BOX 5229,  
 CINCINNATI, OH 45201-5229  
 4109848 EDI: USBANKARS.COM Sep 05 2017 18:48:00 Elan Financial, P O Box 108,  
 St Lousi, MO 63166-9801  
 4143648 EDI: USBANKARS.COM Sep 05 2017 18:48:00 US BANK N.A., BANKRUPTCY DEPARTMENT,  
 P.O. BOX 5229, CINCINNATI, OH 45201-5229  
 4109872 EDI: USBANKARS.COM Sep 05 2017 18:48:00 US Bank, P O Box 108, St Louis, MO 63166-9801  
 4109875 EDI: WFNNB.COM Sep 05 2017 18:48:00 WFNNB, P O Box 182273, Columbus, OH 43218-2273  
 4109876 EDI: WFNNB.COM Sep 05 2017 18:48:00 WFNNB - Eddie Bauer, P O Box 659728,  
 San Antonio, TX 78265-9728  
 4109878 EDI: WFNNB.COM Sep 05 2017 18:48:00 WFNNB - Pottery Barn, P O Box 659728,  
 San Antonio, TX 78265-9728  
 4109873 EDI: WFNNB.COM Sep 05 2017 18:48:00 WFNNBVictoria's Secret, P O Box 659728,  
 San Antonio, TX 78265-9728

TOTAL: 42

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4109843 CBNA  
 4109879 VLSDSNB  
 cr\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,  
 Tucson, AZ 85712-1083  
 cr\* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067  
 cr\* +TD Bank, USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
 Seattle, WA 98121-3132  
 4109842\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, P O Box 15726, Wilmington, DE 19886-5726)  
 4109856\* HSBC /Elder, P O Box 88000, Baltimore, MD 21288  
 4168897\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
 4109847 ##Cross Valley Federal Union, P O Box 597, Wilkes Barre, PA 18703-0597

TOTALS: 2, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2017 at the address(es) listed below:

Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com, dehartstaff@pamdl3trustee.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kevin M Walsh on behalf of Debtor Michael Augustine KMWesq@aol.com, law297@aol.com  
Kevin M Walsh on behalf of Joint Debtor Ann Marie Augustine KMWesq@aol.com, law297@aol.com  
Kevin T McQuail on behalf of Creditor Bank of America, N.A., et al... ecfmail@mwc-law.com  
Kimberly A Bonner on behalf of Creditor BANK OF AMERICA, N.A. kbonner@zuckergoldberg.com,  
bankruptcynotice@zuckergoldberg.com  
Kimberly A Bonner on behalf of Creditor Bank of America, N.A., et al...  
kbonner@zuckergoldberg.com, bankruptcynotice@zuckergoldberg.com  
Marisa Myers Cohen on behalf of Creditor Bank of America, N.A., et al... Mcohen@mwc-law.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Michael Augustine**  
First Name Middle Name Last Name  
Debtor 2 **Ann Marie Augustine**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:12-bk-03003-JJT**

Social Security number or ITIN **xxx-xx-6416**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-0919**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Augustine

Ann Marie Augustine

By the  
court:September 5, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**